providing inputted associated data to the card issuing organization by means of the card management system; and

making a record of the inputted data within the card management system.

(Replaced) The method as set forth in claim 1 wherein said plurality of card management services includes registering at least one card by inputting associated card data.

(Replaced) The method set ford in claim 2 wherein card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

 $^{\mathcal{V}}_{4}$. (Replaced) The method as set forth in claim 1, or 2, or 3, further including the step of maintaining a record of associated data by the card management system.

(Replaced) The method set forth in claim 4 including the step of informing the card user that the card issuing organization has been provided the associated data.

(Replaced) A method of on-line card management, wherein at least one card is issued to a plurality of card users by card issuing organizations, the method comprising the steps of:

providing a computer network accessible by the plurality of card users;

providing a card management system accessible from said computer network having a plurality of card management services available for the plurality of card issuers;

accessing the card management system by the plurality of card users;

selecting at least one of a plurality of card management services provided by said computer system and inputting data associated with the selected card management service;

providing inputted associated data to the card issuing organization by means of the card management system; and

making a record of the inputted data within the card management system.

(Replaced) The method set forth in claim 6 wherein said plurality of card management services includes registering one card by inputting associated card data.

(Replaced) The method set ford in claim 7 wherein card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

(Replaced) The method as set forth in claim 6, or 7, or 8, further including the step of maintaining a record of associated data by the card management system.

(Replaced) The method set forth in claim 9 including the step of informing the card user that the card issuing organization as been provided the associated data.

(Replaced) A system for on-line card management wherein at least one card is issued to a plurality of individual card users by card issuing organizations, the system comprising:

a computer network; and

a card management computer system accessible from said computer network, said card management system having a plurality of card management services, said card management computer system comprising:

means for a multiplicity of individual card users to simultaneously access said card management computer system;

means for the individual card users to select at least one of a plurality of card management services provided by the card management computer system and for inputting data associated with the selected card management services; and

means for providing said associated data inputted by the individual card users to the card issuing organization.

(Replaced) The on-line card management system set forth in claim 11 wherein said plurality of card management services includes registering a least one card by inputting associated card data.

(Replaced) The on-line card management system as set forth in claim 12 wherein said card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

(Replaced) The on-line card management system as set forth in claim 11, or 12, or 13, further including means for maintaining a record of the associated data inputted by each of the individual card users within the card management system.

15. (Replaced) The on-line card management system set forth in claim 14 including means for informing the individual card users that the card issuing organization has been provided the associated data.

(Replaced) The on-line card management system set forth in claim 15 wherein said computer system includes a telephonic user interface.